

**WHAT IS CLAIMED IS:**

1 1. A product rate calculation system comprising:  
 2 a database interface operable to request and receive product rate information  
 3 from a database, the product rate information including at least one  
 4 product rate expression;  
 5 a product rate information cache storing product rate information;  
 6 an expression evaluation routine operable to parse a product rate expression  
 7 stored in the product rate information cache into at least one token, and  
 8 operable to evaluate the at least one token to determine a product rate;  
 9 and  
 10 a client interface operable to provide the product rate to a client application  
 11 running on a computer system.

1 2. The product rate calculation system of claim 1 wherein the product rate  
 2 information includes at least one multi-dimensional table of data.

1 3. The product rate calculation system of claim 2 wherein at least one  
 2 dimension of the at least one multi-dimensional table is indexed by consumer  
 3 information provided to the client interface.

1 4. The product rate calculation system of claim 1 wherein the at least one  
 2 token is a plurality of tokens, at least one of the plurality of tokens being an operand,  
 3 and at least one other of the plurality of tokens being an operator.

1 5. The product rate calculation system of claim 4 wherein the operand is one  
 2 of a constant numeric value, a variable, a logic value, a function, and a string; and  
 3 wherein the operator is one of a numeric operator and a logic operator.

1 6. The product rate calculation system of claim 4 wherein the operand and the  
 2 operator are arranged in the product rate expression following one of post-fix, pre-fix,  
 3 and in-fix notation.

1 7. The product rate calculation system of claim 1 wherein product rate  
2 information is insurance product rate information.

1 8. The product rate calculation system of claim 1 wherein the expression  
2 evaluation routine uses consumer information provided to the client interface to  
3 evaluate the at least one token.

1 9. The product rate calculation system of claim 1 further comprising a client  
2 application running on a computer system and being configured to:  
3 provide product information, including the product rate, to a user;  
4 provide consumer information to the client interface; and  
5 receive the product rate.

1 10. The product rate calculation system of claim 9 wherein the product  
2 information is product information for at least one of home insurance, life insurance,  
3 health insurance, automobile insurance, and renter's insurance.

1 11. The product rate calculation system of claim 9 wherein the client  
2 application running on a computer system is a web server application.

1 12. The product rate calculation system of claim 11 further comprising a web-  
2 client computer system, the computer system and the web-client computer system  
3 being coupled via a network.

1 13. The product rate calculation system of claim 1 wherein at least one of the  
2 database interface, the product rate information cache, the expression evaluation  
3 routine and the client interface is encoded in a computer readable medium as  
4 instructions executable on a processor, the computer readable medium being one of an  
5 electronic storage medium, a magnetic storage medium, an optical storage medium,  
6 and a communications medium conveying signals encoding the instructions.

1 14. The product rate calculation system of claim 1 further comprising a  
2 database operable to receive a product rate information request from the database  
3 interface and provide product rate information to the database interface, the database  
4 including at least one of the product rate expression, a multi-dimensional table of data,  
5 and a numeric value stored as a database record.

1 15. A method calculating a product rate comprising:  
2 loading product rate information including at least one product rate expression  
3 from a database;  
4 storing the product rate information in a cache;  
5 receiving a request for a product rate from a client application running on a  
6 computer system;  
7 parsing the at least one product rate expression stored in the cache into at least  
8 one token;  
9 evaluating the at least one token to determine the product rate; and  
10 transmitting the product rate to the client application running on the computer  
11 system.

1 16. The method of claim 15 wherein the product rate information includes at  
2 least one of a multi-dimensional table of data and a numeric value.

1 17. The method of claim 15 wherein the product rate information is stored as  
2 a plurality of records in the database.

1 18. The method of claim 15 wherein the receiving a request further comprises  
2 receiving consumer information from the client application running on the computer  
3 system, the consumer information being used to evaluate the at least one token to  
4 determine the product rate.

1 19. The method of claim 15 wherein the product rate information is insurance  
2 product rate information.

20. The method of claim 15 wherein the loading and storing are performed once, and wherein the receiving, parsing, evaluating, and transmitting are performed a plurality of times.

21. The method of claim 15 wherein the at least one token is a plurality of tokens, at least one of the plurality of tokens being an operand, and at least one other of the plurality of tokens being an operator.

22. The method of claim 21 wherein the operand is one of a constant numeric value, a variable, a logic value, a function, and a string; and wherein the operator is one of a numeric operator and a logic operator.

23. The method of claim 21 wherein the operand and the operator are arranged in the product rate expression following one of post-fix, pre-fix, and in-fix notation.

24. The method of claim 15 wherein the evaluating the at least one token to determine the product rate further comprises at least one of:  
performing a mathematical operation;  
performing a logical operation; and  
retrieving data from a multi-dimensional table of data stored in the cache.

25. The method of claim 15 encoded in a computer readable medium as instructions executable on a processor, the computer readable medium being one of an electronic storage medium, a magnetic storage medium, an optical storage medium, and a communications medium conveying signals encoding the instructions.

26. A system for calculating product rates comprising:  
a processor configured to request and receive product rate information from a database, the product rate information including at least one product rate expression; and

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